

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
Harrisburg DIVISION**

In re: THERESA ELIZABETH OLIVER

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§  
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§

Case No. 19-02513

Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Lawrence V. Young, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$154,421.00

*(without deducting any secured claims)*

Assets Exempt: \$45,856.00

Total Distributions to Claimants: \$4,177.76

Claims Discharged

Without Payment: \$106,850.11

Total Expenses of Administration: \$1,322.24

3) Total gross receipts of \$5,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$5,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$119,100.00	\$107,092.13	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$1,322.24	\$1,322.24	\$1,322.24
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$54,549.63	\$56,478.24	\$56,478.24	\$4,177.76
<b>TOTAL DISBURSEMENTS</b>	\$173,649.63	\$164,892.61	\$57,800.48	\$5,500.00

4) This case was originally filed under chapter 7 on 06/10/2019, and it was converted to chapter 7 on 11/02/2023. The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/17/2025

By: /s/ Lawrence V. Young  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Refund of Fees From Gary Imblum per Stipulation Doc 135	1290-000	\$5,500.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,500.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
5	Freedom Mortgage Corporation	4110-000	NA	\$107,092.13	\$0.00	\$0.00
N/F	Cenlar	4110-000	\$106,300.00	NA	NA	NA
N/F	Lebanon Federal Credit Union	4110-000	\$12,800.00	NA	NA	NA
	<b>TOTAL SECURED</b>		<b>\$119,100.00</b>	<b>\$107,092.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Lawrence V. Young	2100-000	NA	\$1,300.00	\$1,300.00	\$1,300.00
Bank Service Fees - TriState Capital Bank	2600-000	NA	\$22.24	\$22.24	\$22.24
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$1,322.24</b>	<b>\$1,322.24</b>	<b>\$1,322.24</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	US Department of Education c/o Nelnet	7100-000	NA	\$49,172.58	\$49,172.58	\$3,637.35
2-2	UGI Utilities, Inc.	7100-000	NA	\$2,349.67	\$2,349.67	\$173.81
3	Sprint Corp	7100-000	NA	\$1,905.41	\$1,905.41	\$140.95
4	Met Ed	7100-000	NA	\$799.66	\$799.66	\$59.15
6	Portfolio Recovery Associates, LLC	7100-000	NA	\$849.11	\$849.11	\$62.81
7	Resurgent Receivables, LLC	7100-000	NA	\$499.21	\$499.21	\$36.93
8-2	U.S. Department of Education c/o Nelnett	7100-000	NA	\$0.00	\$0.00	\$0.00
9	American First Finance, LLC	7100-000	NA	\$902.60	\$902.60	\$66.76
N/F	Dept Of Ed/582/Nelnet	7100-000	\$48,920.00	NA	NA	NA
N/F	Met Ed	7100-000	\$951.16	NA	NA	NA
N/F	National Recovery Agency	7100-000	\$400.00	NA	NA	NA
N/F	Progressive	7100-000	\$371.00	NA	NA	NA
N/F	Southern New Ha	7100-000	\$222.00	NA	NA	NA
N/F	Synchrony Bank	7100-000	\$887.00	NA	NA	NA
N/F	UGI	7100-000	\$1,598.47	NA	NA	NA
N/F	University of Phoenix	7100-000	\$1,200.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$54,549.63</b>	<b>\$56,478.24</b>	<b>\$56,478.24</b>	<b>\$4,177.76</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Exhibit 8

Page: 1

**Case No.:** 19-02513

**Case Name:** THERESA ELIZABETH OLIVER

**Trustee Name:** (580410) Lawrence V. Young

**Date Filed (f) or Converted (c):** 11/02/2023 (c)

**§ 341(a) Meeting Date:** 11/29/2023

**For Period Ending:** 01/17/2025

**Claims Bar Date:** 08/06/2024

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 136 West Washington Avenue, Myerstown, PA 17067-0000, Lebanon County	95,000.00	0.00		0.00	FA
2 2015 Ford Escape, 59,000 miles	13,590.00	690.00		0.00	FA
3 1999 Ford Mustang GT, 150,000 miles	2,831.00	0.00		0.00	FA
4 Furniture, appliances, push mower and tools (Co-owned with Terry J. Oliver, spouse)	22,300.00	50.00		0.00	FA
5 Electronics (Co-owned with Terry J. Oliver, spouse)	5,000.00	0.00		0.00	FA
6 Flute, (2) guitars, keyboard and drum	500.00	0.00		0.00	FA
7 RC cars and accessories (Co-owned with Terry J. Oliver, spouse)	10,000.00	0.00		0.00	FA
8 22 and (2) bows (Co-owned with Terry J. Oliver, spouse)	600.00	0.00		0.00	FA
9 Women's clothing	200.00	0.00		0.00	FA
10 Jewelry	200.00	0.00		0.00	FA
11 2 dogs (Co-owned with Terry J. Oliver, spouse)	500.00	0.00		0.00	FA
12 checking: Northwest Savings Bank (Co- owned with Terry J. Oliver, spouse)	3,000.00	0.00		0.00	FA
13 savings: Lebanon Federal Credit Union (Co-owned with Michael Long, father)	25.00	25.00		0.00	FA
14 Prepayment of rent and security deposit: Walter Herman (Co-owned with Terry J. Oliver, spouse)	675.00	0.00		0.00	FA
15 Refund of Fees From Gary Imblum per Stipulation Doc 135 (u)	Unknown	5,500.00		5,500.00	FA
<b>15 Assets Totals (Excluding unknown values)</b>	<b>\$154,421.00</b>	<b>\$6,265.00</b>		<b>\$5,500.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Gary Imblum has been ordered to pay back fees totaling \$5,500.00 in two equal payments of \$2,745.00 each. The first payment was received 5/3/24. The second payment was received 6/4/24.

**Initial Projected Date Of Final Report (TFR):** 08/15/2024

**Current Projected Date Of Final Report (TFR):** 08/14/2024 (Actual)

01/17/2025

Date

/s/Lawrence V. Young

Lawrence V. Young

# Form 2

## Cash Receipts And Disbursements Record

Exhibit 9

Page: 1

<b>Case No.:</b> 19-02513	<b>Trustee Name:</b> Lawrence V. Young (580410)
<b>Case Name:</b> THERESA ELIZABETH OLIVER	<b>Bank Name:</b> TriState Capital Bank
<b>Taxpayer ID #:</b> **_***1201	<b>Account #:</b> *****5486 Checking
<b>For Period Ending:</b> 01/17/2025	<b>Blanket Bond (per case limit):</b> \$5,000,000.00
	<b>Separate Bond (if applicable):</b> N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/03/24	{15}	Imblum Law offices	Settlement over legal fees	1290-000	2,750.00		2,750.00
05/31/24		TriState Capital Bank	Bank and Technology Services Fees	2600-000		5.00	2,745.00
06/04/24	{15}	Gary Imblum	Refund of Attorney Fees	1290-000	2,750.00		5,495.00
06/28/24		TriState Capital Bank	Bank and Technology Services Fees	2600-000		7.60	5,487.40
07/31/24		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.64	5,477.76
11/19/24	101	Lawrence V. Young	Combined trustee compensation & expense dividend payments.	2100-000		1,300.00	4,177.76
11/19/24	102	US Department of Education c/o Nelnet	Distribution payment - Dividend paid at 7.40% of \$49,172.58; Claim # 1; Filed: \$49,172.58	7100-000		3,637.35	540.41
11/19/24	103	UGI Utilities, Inc.	Distribution payment - Dividend paid at 7.40% of \$2,349.67; Claim # 2-2; Filed: \$2,349.67	7100-000		173.81	366.60
11/19/24	104	Sprint Corp	Distribution payment - Dividend paid at 7.40% of \$1,905.41; Claim # 3; Filed: \$1,905.41	7100-000		140.95	225.65
11/19/24	105	Met Ed	Distribution payment - Dividend paid at 7.40% of \$799.66; Claim # 4; Filed: \$799.66	7100-000		59.15	166.50
11/19/24	106	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 7.40% of \$849.11; Claim # 6; Filed: \$849.11	7100-000		62.81	103.69
11/19/24	107	Resurgent Receivables, LLC	Distribution payment - Dividend paid at 7.40% of \$499.21; Claim # 7; Filed: \$499.21	7100-000		36.93	66.76
11/19/24	108	American First Finance, LLC	Distribution payment - Dividend paid at 7.40% of \$902.60; Claim # 9; Filed: \$902.60	7100-000		66.76	0.00

<b>COLUMN TOTALS</b>	<b>5,500.00</b>	<b>5,500.00</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>5,500.00</b>	<b>5,500.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,500.00</b>	<b>\$5,500.00</b>	

## Form 2

Exhibit 9

Page: 2

### Cash Receipts And Disbursements Record

**Case No.:** 19-02513  
**Case Name:** THERESA ELIZABETH OLIVER  
**Taxpayer ID #:** \*\*\_\*\*\*1201  
**For Period Ending:** 01/17/2025

**Trustee Name:** Lawrence V. Young (580410)  
**Bank Name:** TriState Capital Bank  
**Account #:** \*\*\*\*\*5486 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****5486 Checking	\$5,500.00	\$5,500.00	\$0.00
	<b>\$5,500.00</b>	<b>\$5,500.00</b>	<b>\$0.00</b>

01/17/2025

Date

/s/Lawrence V. Young

Lawrence V. Young